



Order Filed on January 6, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

ABELSON & TRUESDALE, LLC

By: Steven J. Abelson, Esq.

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Attorney for Debtor

In Re:

MATTHEW KAMINSKI

LAUREN KAMINSKI

Case No.: 16-29199 (VFP)

Hearing Date: December 15, 2016 at 10:00am

Judge: Hon. Vincent F. Papalia

**ORDER ENFORCING AUTOMATIC STAY, COMPELLING CESSATION OF  
WAGE GARNISHMENT, REFUND OF MONIES SEIZED  
AND FOR PAYMENT OF FEES AND DAMAGES**

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The relief set forth on the following pages, numbered two (2) through (2) is  
hereby **ORDERED**.

**DATED: January 6, 2017**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
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**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

**CAPTION OF ORDER:**

ORDER ENFORCING AUTOMATIC STAY, COMPELLING CESSATION OF  
WAGE GARNISHMENT, REFUND OF MONIES SEIZED AND FOR PAYMENT OF FEES AND  
DAMAGES

**CASE NO:** 16-29199

**ADV. NUMBER:**

**DATE OF HEARING:** December 15, 2016 at 10:00 a.m.

**JUDGE:** Hon. Vincent F. Papalia

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This matter having been opened to the Court by Steven J. Abelson, Esq. as attorney for the Debtor, with notice having been given to the Creditor, Kearny Municipal EFCU, and the Court having had the opportunity to review the application of the debtor and for the reasons set forth on the record and for good cause shown:

It is hereby:

**ORDERED** as follows:

- 1) The actions of Kearny Municipal EFCU are deemed to be a wilful violation of 11 U.S.C. § 362(a).
- 2) Kearny Municipal EFCU shall cease all attempts to collect on any pre-petition debt against the co-debtor including but not limited to the immediate cessation of the wage execution against Debtor and shall refund all sums garnished post petition within fifteen (15) days.
- 3) Kearny shall refund to the Debtor all monies received post-petition less only those due for the secured debt listed on Debtors' Schedule D.
- 4) Fees and Costs pursuant to 11 U.S.C. § 362 (k) in the amount of \$ 750.00 for the willful violation of the automatic stay are hereby awarded and payment of same shall be made by Kearny Municipal EFCU within fifteen (15) days of this Order.